

BLUECHIP BULLETIN

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www.bluechipindia.co.in

BHARTI AXA LIFE FLEXI SAVE

A 5 YEAR PAY PARTICIPATING PLAN WITH AN OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 YEAR

How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the flexibility to take 100% of Maturity benefits due any time after completion of 10 Years

Bonuses under the Plan

Simple Reversionary Bonuses : Non Guaranteed Simple Reversionary Bonuses are declared at the end of each year.

Terminal Bonus : On Maturity / Death You may also receive Terminal Bonus

Benefits Under the Plan

Maturity Benefit : On Maturity you get Basic Sum Assured Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years :

The policy holder has an option to pre-poned the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty. This feature ensures that you have the desired liquidity when needed the most.

Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Life Insurance Coverage is available under this policy. Bharti AXA Life Flexi Save Plan UIN: 130N055V01.

BHARTI AXA LIFE ELITE ADVANTAGE

A 5 PAY PLAN WITH GUARANTEED PAYOUT OF 9.50% FOR 10 YEARS AND 100% SUM ASSURED ON MATURITY

Bharti AXA Life Elite Advantage is a Non-Linked, Non-Participating Saving & Protection oriented Life Insurance Plan.

Benefits Under the Plan

Maturity Benefit : The Benefits as mentioned below will be payable

Guaranteed Payout: A Fixed % of S.A. on Maturity is paid during the Maturity Payout Period. The frequency of the Guaranteed Payout will be Yrly / H-Yrly / Qtrly as per your choice

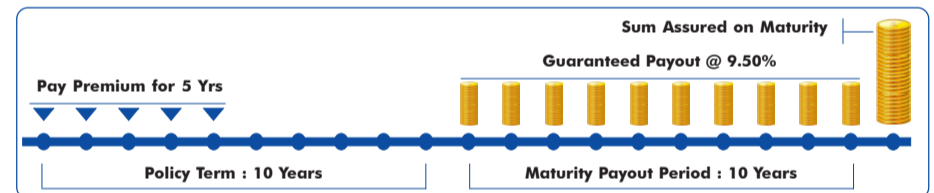
Premium Payment Term	Guaranteed Payout (End of Year)	Annualised Premium (Rs.)	Guaranteed Payout
5 Years	End of 10th to end of 19th Year	24,000-49,999	8.50%
		50,000-99,999	9.00%
		1,00,000 & above	9.50%

Sum Assured : 100% of Sum Assured on Maturity is paid at the end of 20th year

Life Insurance Cover : Higher of Sum Assured on Maturity or 11 times the Annual Premium

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

How does the Plan Work ?



Eligibility Conditions:

Minimum Entry Age : 8 Years

Maximum Entry Age : 65 Years

Premium Payment Term : 5 Years

Minimum Annual Premium : Rs.24,000/-

Maturity Payout Period : From End of 10th Year till 20th Year

Lumpsum Withdrawals : Option to take Maturity Benefits as Lumpsum anytime after 10th Yr

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Elite Advantage, UIN: 130N060V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDA clarifies to public that

- * IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- * IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

BHARTI AXA LIFE MONTHLY INCOME PLAN PLUS

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years. You start receiving Guaranteed Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued Bonuses.

Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death you may also receive Terminal Bonus.

Benefits Under the Plan

Regular Income : You will Receive Guaranteed Regular Monthly Income From 8th Year till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : The Accrued Bonuses are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.



Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 5A /105, Mumbai Samachar Marg, Fort, Mumbai - 400 001.
Tel.: 2265 9033 / 2265 9034 Fax: 2263 0852 Email: support@bluechipindia.co.in www.bluechipindia.co.in



HDFC LIFE CLASSIC ASSURE PLUS

MIN. 3% GUARANTEED REVERSIONARY BONUS DURING PPT

HDFC Life ClassicAssure Plus Plan is a participating insurance plan that offers guaranteed reversionary bonus along with the flexibility to choose premium paying term. The Plan provides financial protection against untimely demise throughout the policy term.

Benefits under the Plan:

Maturity Benefits : On Maturity the Life Assured will get Sum Assured plus Simple Reversionary Bonuses accrued every year plus Terminal Bonus if any.

Death Benefits : On Death of the life assured the Nominee will get the Death Benefit which is Sum Assured or 10 times of Annualised Premium, whichever is higher.

Sum Assured : As decided at the time of purchase of the Policy

Reversionary Bonus : The Reversionary Bonus as a percentage of the Sum Assured is declared at the end of each financial year. The reversionary bonus is guaranteed during the premium paying term @ 3% p.a.

Terminal Bonus : The Terminal Bonus may be added to the policy on maturity and enables the company to pay a fair share of the surplus at the end, based on the actual experience over the policy term and allowing for the reversionary bonuses already attached.

Tax Benefits : Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws.

Basic Eligibility Conditions of the Plan:

Min. Entry Age	: 8 Years	Policy Terms available	: 10 / 15 / 20 Yrs
Max. Entry Age	: 60 Years	Premium paying term	: 7 / 10 Years
Premium Modes	: A / H / Q / M	Min. Annual Premium	: Rs.12,000/-

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life ClassicAssure Plus Plan (Form No.P501-113, UIN – 101N089V01).

ICICI PRU LIFE SAVINGS SURAKSHA

A 7 YEAR PAY, 12 YEARS TERM PLAN WITH GUARANTEED MATURITY BENEFITS

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 12 Years. On Maturity you get a Lumpsum Payout.

Guaranteed Maturity Benefit : The GMB is decided in the beginning of the policy, depending on the age as well as the premium amount selected

Bonuses under the Plan

Guaranteed Additions : Guaranteed Additions equal to 5% of the Guaranteed Maturity Benefit (GMB) will be accrued during the first five policy years.

Reversionary Bonuses : Compounded Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year. **(Reversionary Bonus announced for F.Y. 2013 - 14 : 3.50%)**

Terminal Bonus : On Maturity / Death you may also receive Terminal Bonus.

Benefits Under the Plan

Maturity Benefit : On Maturity you get Guaranteed Maturity Benefit (GMB) Plus Guaranteed Additions (GAs) Plus Reversionary Bonuses Plus Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : The nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses or b) GMB plus accrued Guaranteed Additions and Bonuses.

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N135V01. ADVT No.: P/II/55/2014-15. Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

SELECT EQUITY FUNDS PERFORMANCE REPORT

Fund Name	Corpus(Cr.) 30/09	NAV 10/10	Performance for the last			
			1 Yr	2 Yrs	3 Yrs	5 Yrs
DIVERSIFIED						
Birla S.L. Pure Value	261.40	33.60	98.57%	40.11%	29.16%	20.40%
ICICI Pru. Value Disc.	6062.78	99.01	81.14%	35.57%	33.03%	22.24%
L&T India Value Fund	71.50	20.31	69.33%	33.44%	28.42%	—
Franklin (I) High Growth	810.23	24.54	68.82%	35.73%	30.65%	18.40%
Tata Equity PE Fund	482.04	77.73	68.01%	26.80%	23.27%	15.04%
HDFC Equity Fund	15637.85	445.43	66.70%	26.25%	22.78%	15.96%
HDFC Core & Satellite	287.53	56.09	66.48%	21.14%	16.62%	13.05%
Reliance Equity Oppo.	7994.17	66.39	66.09%	26.12%	26.43%	21.20%
HDFC Premier Multi-Cap	334.23	40.87	65.17%	20.93%	16.16%	12.48%
Principal Growth Fund	367.71	87.69	57.07%	28.75%	26.80%	13.07%
LARGE CAP						
Birla S. L.Top 100	717.58	38.70	47.36%	26.21%	23.87%	15.23%
SBI Bluechip Fund	1070.01	24.55	46.30%	25.52%	24.98%	12.81%
Principal Large Cap	308.97	42.84	43.61%	21.35%	20.22%	12.51%
ICICI Pru. Top 100	1060.00	226.75	43.58%	24.58%	24.26%	14.56%
Birla S. L. Frontline Eq.	6403.65	145.09	43.31%	25.09%	23.21%	14.49%
LIC Nomura MF Equity	306.37	37.63	42.42%	19.81%	18.05%	9.08%
Reliance F. Large Cap	1098.24	21.04	40.14%	21.28%	21.45%	7.54%
Kotak 50	664.09	151.21	40.04%	20.21%	17.65%	11.01%
L&T India Large Cap	337.14	18.45	39.72%	21.28%	18.05%	13.86%
Religare Inv.Bus. Leaders	21.99	18.57	39.31%	21.40%	19.05%	11.80%
MIDCAP						
Sundaram S.M.I.L.E.	500.72	58.51	109.97%	34.68%	28.61%	14.79%
UTI Mid Cap Fund	1361.20	68.13	105.37%	42.44%	32.23%	22.34%
CanRobeco Emerging Eq.	101.90	49.16	105.18%	39.59%	33.33%	24.39%
ICICI Pru. Midcap	710.88	60.68	101.86%	35.89%	29.69%	17.95%
Reliance L.T Equity Fund	1515.12	29.00	92.34%	32.46%	27.81%	18.35%
Kotak Emerging Equity	119.79	21.22	89.31%	30.00%	27.43%	17.23%
SBI Magnum Midcap	578.31	47.86	86.74%	39.74%	32.84%	18.97%
L&T Midcap Fund	216.15	73.28	84.40%	35.28%	28.99%	17.63%
Religare Inv. Mid Cap	74.00	28.97	83.70%	34.02%	28.17%	22.28%
HDFC Mid-Cap Oppo.	6642.99	31.93	81.78%	34.19%	28.95%	23.69%

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

Company Name	Fin / Mfg	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Dewan Housing Ltd	Fin	2000	A/C	9.50	9.75	9.75	1322
GRUH Finance Ltd	Fin	1000	M/Q/A/C	9.00	9.25	9.50	1313
HDFC Ltd	Fin	20000	M/Q/A/C	9.40	9.40	9.30	1306
HUDCO Ltd	Fin	10000	A/C	9.15	8.85	8.90	1291
ICICI Home Finance	Fin	10000	M/Q/A/C	9.00	9.25	9.00	1295
LIC Housing Finance	Fin	10000	H/C	9.00	9.25	9.40	1309
Mahindra Finance	Fin	10000	Q/H/C	9.25	9.75	10.00	1331
PNB Housing Finance	Fin	20000	H/C	9.40	9.40	9.40	1309
Sundaram Home Fin.	Fin	10000	M/Q/C	9.25	9.50	9.50	1313
Tamil Nadu Power Fin.	Fin	10000	Q/A/C	9.25	9.50	10.00	1331
Godrej & Boyce Ltd	Mfg	25000	H	—	—	9.50	—
Prism Cement Ltd	Mfg	10000	Q/C	10.25	10.25	—	—

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
DWS Alpha Equity	13/10/14	10.00%	BSL Spl. Situations	28/08/14	13.00%
CanRob Eq. Taxsaver	10/10/14	10.00%	L&T Midcap Fund	27/08/14	25.00%
ICICI Pru Dynamic	10/10/14	20.00%	IDFC Eq. Oppo. Sr-1	25/08/14	30.00%
Birla SL Index Fund	07/10/14	60.00%	Kotak Oppo.	25/08/14	10.00%
ICICI Pru Value-Sr 4	01/10/14	20.00%	Union KBC Equity	25/08/14	10.00%
Kotak Select Focus	26/09/14	10.00%	CanRobeco Infra.	22/08/14	13.00%
Sundaram Tax Saver	19/09/14	05.00%	Franklin H.G. Comp.	22/08/14	10.00%
Birla SL Buy India	18/09/14	30.00%	JP Morgan (I) Eq.	22/08/14	09.00%
Franklin (I) Eq. Inc.	12/09/14	07.00%	IPRU Infrastructure	14/08/14	10.00%
SBI MMPS 93	12/09/14	115.00%	Sundaram S. MicroCap	14/08/14	10.00%
BSL New Millennium	11/09/14	16.00%	IDFC Equity Oppo.	12/08/14	15.00%
Bar.Pio. B. & F. Serv	09/09/14	10.00%	BSL India Reforms	08/08/14	08.00%
BSL Advantage	05/09/14	150.00%	Edelweiss EDGE Top100	08/08/14	05.00%

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various equity mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.



RELIANCE LIFE SUPER MONEY BACK

PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

Reliance Super Money Back Plan is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Guaranteed Money Back Benefits: Receive the following guaranteed payouts basis your Sum Assured in 5th and 10th year.

End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

Policy Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year
Total Payout in the Year	12.00%	15.00%	18.00%	21.00%	24.00%

Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

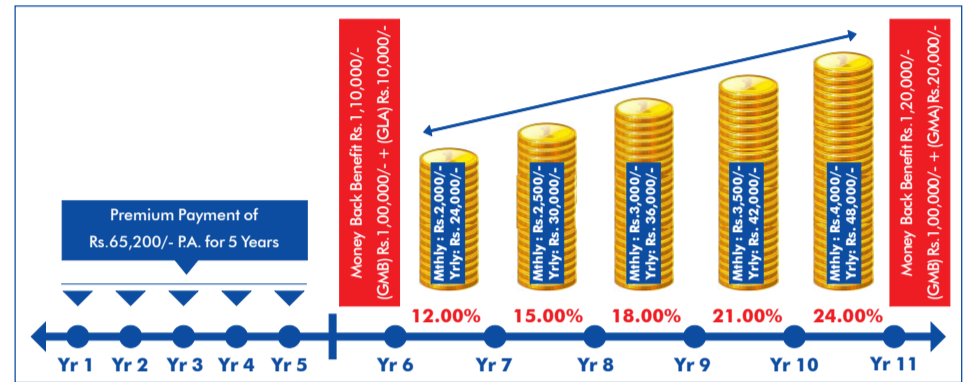
Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

How does the plan work ?

Vijay, aged 30 years, opts for Reliance Life's Super Money Back Plan and :

- ✓ Selects a Policy Term of 10 yrs, PPT of 5 yrs and Sum Assured amount of Rs.2,00,000/-
- ✓ Pays an Annual Premium of Rs.65,200/- P.A. (exclusive of taxes), assuming that he is in good health.
- ✓ Receives Guaranteed Money Back (GMB) Benefits at the end of every five policy years.
- ✓ Enjoys increasing Regular Monthly Income from 6th Year to 10th Year.
- ✓ Received Guaranteed Loyalty Additions (GLA) at the end of the 5th Year and Guaranteed Maturity Additions (GMA) at the end of 10th Year.



Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 **Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

RELIANCE LIFE SUPER ENDOWMENT PLAN

PAY FOR 7 YEARS AND GET GUARANTEED MATURITY BENEFIT AT THE END OF 14TH YEAR

A non linked non participating endowment plan that has been designed to ensure that you can save for your future along with the benefit of life cover and provide protection to your family.

Key Features

- ✓ Receive basic sum assured on maturity or death.
- ✓ Pay for just half of the selected policy term and get policy cover for the full policy term.
- ✓ More value for your money by way of high sum assured rebate and premium frequency discount.
- ✓ Wide range of Riders can be added.

Plan at a Glance

Min. & Max. Entry Age	: Min - 8 Years, & Max - 60 Years
Min. & Max. Maturity Age	: Min - 22 Years, & Max - 75 Years
Policy Term	: 14 Years / 20 Years
Premium Paying Term	: 7 Years / 10 Years
Min. Sum Assured	: Rs.1,00,000/-

Benefits under the plan :

Tax Benefit : a) Premium paid under the base policy is eligible for tax deduction u/s 80C of the Income Tax Act, 1961. b) Maturity Benefit is tax exempt u/s 10(10D) of the Act subject to conditions.

Life Cover Benefit : In case of the unfortunate death of the life assured the nominee will get the basic sum assured.

Maturity Benefit : On Maturity, the policy holder will get the basic sum assured.

Reliance Super Endowment Plan - Yearly Premium Ready Recknor

Entry Age	Guaranteed Maturity Amount				
	Rs.200,000/-	Rs.300,000/-	Rs.500,000/-	Rs.800,000/-	Rs.1,000,000/-
8 Yrs	Rs.17,699/-	Rs.25,670/-	Rs.42,297/-	Rs.67,675/-	Rs.83,618/-
10 Yrs	Rs.17,722/-	Rs.25,705/-	Rs.42,355/-	Rs.67,768/-	Rs.83,734/-
20 Yrs	Rs.17,816/-	Rs.25,846/-	Rs.42,590/-	Rs.68,144/-	Rs.84,205/-
30 Yrs	Rs.17,873/-	Rs.25,932/-	Rs.42,733/-	Rs.68,373/-	Rs.84,491/-
40 Yrs	Rs.18,206/-	Rs.26,432/-	Rs.43,566/-	Rs.69,705/-	Rs.86,157/-
50 Yrs	Rs.19,221/-	Rs.27,953/-	Rs.46,101/-	Rs.73,762/-	Rs.91,228/-
60 Yrs	Rs.21,629/-	Rs.31,567/-	Rs.52,124/-	Rs.83,398/-	Rs.1,03,272/-

* Yearly Premiums excluding service taxes. * Premium paying Term : 7 Years, Policy Term : 14 Years

Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Super Endowment Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710. **Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 3000 8181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N088V01

Reliance Life Insurance Company (RLIC) is amongst the leading private sector life insurance companies in terms of new business premium with a market share of 5% of the private sector life insurance industry. The company has over 9 million policy holders with a strong distribution network of over 1200 branches with over 100,000 agents as of March 31, 2013. Reliance Life offers life insurance products targeted at individuals and groups, catering to four distinct segments: protection, children, retirement and investment plans.

As of March 31, 2013, the Total Premium (net of re-insurance) was Rs. 4,015 Crores, whereas new business premium stood at Rs. 1,377 Crores. The company achieved a profit of Rs. 380 Crores. The company sold 7.6 Lakh policies during 2012-13 with total managed funds valuing to Rs. 18,189 Crores, through a wide network of distribution with 1,230 offices and over 100,000 advisors.

Rated amongst the Top 3 Most Trusted Service Brands in the Insurance Category, the company aims to emerge as a transnational life insurer of global scale and standards.

Reliance Life Insurance is a part of Reliance Capital of the Reliance Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services companies, and ranks

among the top private sector financial services and non-banking companies, in terms of net worth. Reliance Capital has interests in asset management and mutual funds, stock broking, life and general insurance, proprietary investments, private equity and other activities in financial services. Reliance Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure. Nippon Life Insurance Company acquired 26% interest in equity share capital of the Company effective October 7, 2011 subsequent to receipt of all regulatory approval.

Nippon Life Insurance (26% share), also called Nissay, is Japan's largest private life insurer with revenues of Rs. 346,834 Crores (US\$ 80 Billion) and profits of over Rs. 12,199 Crores (US\$ 3 billion). The Company has over 14 Million policies in Japan, offers a wide range of products, including individual and group life and annuity policies through various distribution channels and mainly uses face-to-face sales channel for its traditional insurance products. The company primarily operated in Japan, North America, Europe and Asia and is headquartered in Osaka, Japan. It is ranked 81st in Global Fortune 500 firms in 2011.

Source : www.reliancelife.com



RELIANCE LIFE INSURANCE EXCLUSIVE



RELIANCE LIFE FIXED SAVINGS



A PLAN THAT SECURES YOUR FUTURE WITH UPTO 10% FIXED REGULAR ADDITIONS

Reliance Life Fixed Savings is a Non-linked, Non-participating endowment plan that helps you to create a corpus for unforeseen expenses. This plan offers Guaranteed Benefits, including Fixed Additions that accrue every year and an additional lumpsum at maturity, along with life cover to protect your family.

Benefits in Detail

Fixed Regular Additions : Fixed Regular Additions as a percentage of Annualised Premium will accrue at the start of each policy year. The Accrued Fixed Regular Additions are payable at the beginning of the last policy year.

Policy Year	Fixed Regular Additions (Percentage of Annualised Premium)
Year 1	8.00%
Year 2	9.00%
Year 3 Onwards	10.00%

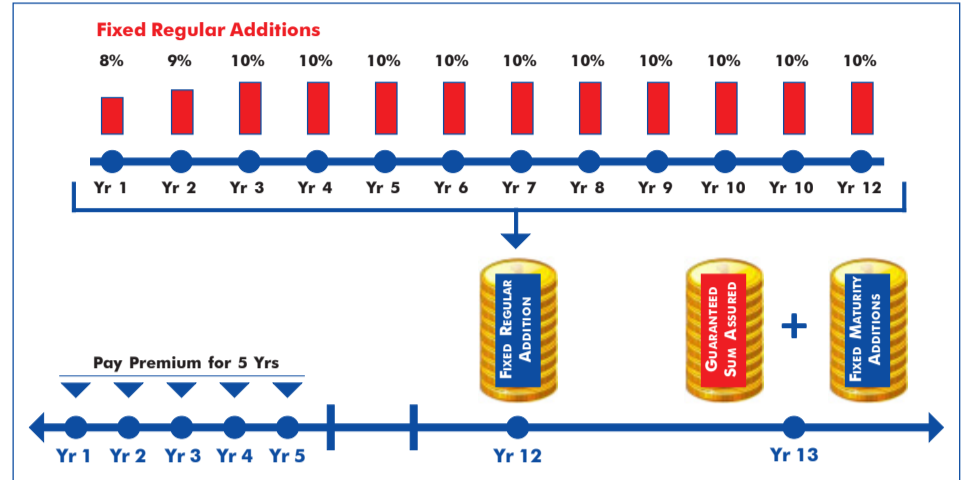
Maturity Benefits : On Maturity you will get Guaranteed Sum Assured + Fixed Maturity Additions.

Guaranteed Sum Assured = Annualised Premium X Premium Payment Term (PPT)

Fixed Maturity Additions = Maturity Factor X Annualised Premium. (The Maturity Factor depends on the Age, PPT, Term, and Death Benefit selected)

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

How does the plan work ?



Eligibility Conditions:

Minimum Entry Age	: 8 Years	Maximum Entry Age	: 60 Years
Policy Term	: 12 Years	Premium Payment Term	: 5 Years

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 **Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra – 400063. For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N101V01

RELIANCE LIFE GUARANTEED MONEY BACK

PAY FOR 5 YEARS, WAIT 5 YEARS AND GET GUARANTEED INCOME FOR 5 YEARS

Reliance Life Insurance Guaranteed Money Back Plan is a Non-linked, Non-participating money back plan with an inbuilt accidental death benefit and waiver of premium benefit on death of the life assured. This plan helps you plan for the financial obligations required at various upcoming events in your life.

Key features – Reliance Life Insurance Guaranteed Money Back Plan

- Guaranteed Money Back benefits are payable every year during last five policy years. At the end of Year 11 to Year 14 : 15%, & Year 15 : 40% of the Sum Assured
- Guaranteed Loyalty Additions of upto 30% of base Sum Assured for 15 Year Policy Term
- Guaranteed Maturity Addition of 15% of base Sum Assured for 15 Year Policy Term
- Get Life cover of at least 10 times the Annualised Premium for the entire policy term, plus an additional life cover equal to the Sum Assured in case of accidental death.
- All Future premiums are waived and Guaranteed Benefits will continue.
- A host of optional rider benefits to enhance protection cover.

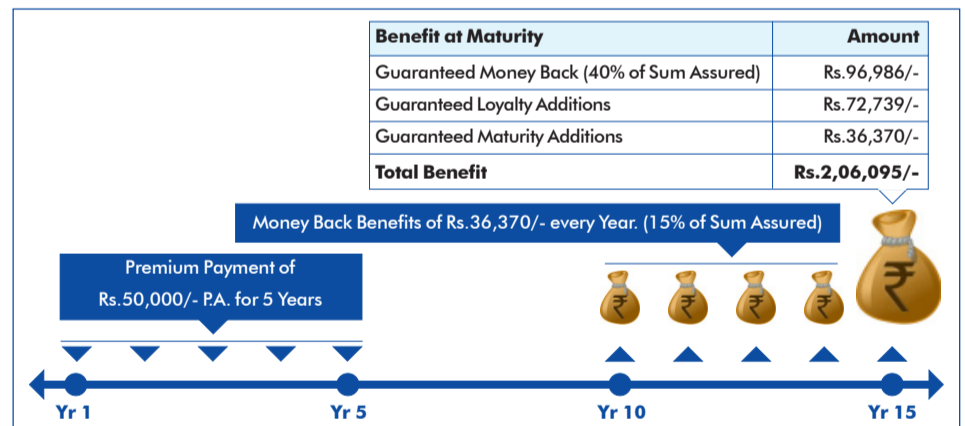
Basic Features of the Plan

Min. & Max. Age at Entry : Min-18 Yrs & Max-58 Yrs
 Policy Term : 15 Yrs
 Premium Payment Term : 5 Yrs
 Min Sum Assured : Rs.50,000/-
 Payment Mode : Yearly, H-Yearly, Quarterly & Monthly

How does the plan work ?

Vijay, aged 30 years, opts for Reliance Life's Guaranteed Money Back Plan and :

- Selects a policy term of 15 years, premium payment term of 5 years and Sum Assured amount of Rs.2,42,464/-
- Pays an Annual Premium of Rs.50,000/- P.A. (exclusive of taxes), assuming that he is in good health.
- Receives Guaranteed Money Back during the last 5 policy years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at Maturity.



Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Guaranteed Money Back Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 **Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra – 400063. For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N084V02

RELIANCE LIFE KNOWLEDGE SERIES - Why do I need Life Insurance ?

Life Insurance as an Investment - More than providing peace of mind your family and yourself, life insurance can be one of the best investment decisions you have ever made. With stringent regulatory conditions to safeguard policyholders, traditional life insurance policies carry minimum investment risk and provide long-term insurance benefits.

Most life insurance policies include retirement income on maturity. Another advantage of life insurance is that the coverage amount can be increased over time. So, while presently, you can afford only a low insurance premium with your current salary, over time with increasing income through promotions or new income sources, you can increase your insurance cover by paying slightly higher premiums and provide a better life cover for your family even when you are not around.

While choosing a life insurance policy, it is generally advisable to look at various products that different organizations provide. Many insurance companies offer an array of insurance plans that best suit the needs of the entire family.

It is always better to invest your hard earned savings which will provide you with long-term benefits than to seek short-term benefits from high-risk investment ventures. Whether you have just started your career, are recently married or blessed with a family, securing adequate life insurance can prove to be the best investment decision you ever made.

5 Retirement Income Planning Tips

Envision your Lifestyle – When you think about retirement, how do you visualize your life after you retire? Understand your lifestyle requirements in order to plan your retirement income as part of your life insurance.

Evaluate the Economy – With increasing prices, it is important to evaluate the value of every rupee you will save with the hope of sustaining your current lifestyle post-retirement. It is therefore important to have realistic expectations before planning to invest in a retirement plan.

Health Implications – As you get older, your health concerns increase. Your retirement income should therefore be able to take care of any medical emergencies to ensure that your health never takes a backseat in your life.

Different Income Resources – Life insurance should not be your only source of income. Consider investing in other investment avenues such as Fixed Deposits (FDs), Public Provident Fund (PPF), National Savings Certificate (NSC) etc. that secure your principal investment along with ensuring safer returns that enable you to lead a comfortable life post retirement.

Always Plan for more Years – As the quality and standard of life increases along with medical advancements, it is always recommended to plan ahead, at least 5-7 years more than your life expectancy estimates that you may have made.

